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United States Bankruptcy ( Northern District of Illinois										Volu	ıntary	Petition	
Name of Debr			er Last, Firs	t, Middle):			Namo	e of Joint De	ebtor (Spouse	e) (Last, First	t, Middle):		
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All O	ther Names de married,	used by the I maiden, and	Joint Debtor trade names	in the last 8 y	years			
Last four digit (if more than on xxx-xx-10	e, state all)	Sec. or Indi	vidual-Taxp	oayer I.D. (	(ITIN) No./	Complete E	Last if	our digits o	f Soc. Sec. or state all)	r Individual-	Taxpayer I.D	. (ITIN) No	o./Complete EIN
Street Address 907 West Chicago,	Garfield	*		and State)	):	ZIP Code		Address of	f Joint Debtor	(No. and St	reet, City, and	d State):	ZIP Code
						60621							Zii Code
County of Res	idence or	of the Prin	cipal Place	of Busines	s:		Coun	ty of Reside	ence or of the	Principal Pl	ace of Busine	ess:	
Mailing Addre	ess of Deb	tor (if diffe	rent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	ent from stree	t address):	
						ZIP Code	;						ZIP Code
Location of Pr (if different fro				r									
☐ Individual  See Exhibi ☐ Corporatio ☐ Partnership	(Form of On (Check of (includes it D on page on (include	Joint Debto ge 2 of this es LLC and	form. LLP)	☐ Sing in 1 ☐ Rail ☐ Stoo	(Check olth Care Bugle Asset Ro 1 U.S.C. §	eal Estate as 101 (51B)		Chapt Chapt Chapt Chapt Chapt	the 1 ter 7 ter 9 ter 11 ter 12	Petition is F	ptcy Code United (Check of Thapter 15 Pet of a Foreign M Thapter 15 Pet of a Foreign N	one box)  ition for R  fain Procee  tition for R	ecognition ding ecognition
Other (If de check this b	ebtor is not ox and state	one of the al	bove entities, ity below.)	☐ Oth ☐ Deb	Tax-Exe (Check box otor is a tax- er Title 26	empt Entity x, if applicable exempt orgof the United and Revenu	le) ganization ed States	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Checonsumer debts § 101(8) as idual primarily	y for		are primarily ess debts.
is unable to	to be paid ed applica o pay fee o waiver re	hed I in installmation for the except in inquested (ap	e court's con estallments.	able to inc sideration Rule 1006 chapter 7 i	certifying to the certifying to the certifying to the certification of the certification of the certifying to the certification of the certif	that the debicial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's a to insider k all applica A plan is Acceptane	a small busin not a small b aggregate nor s or affiliates)	usiness debt necontingent land are less that ith this petition were solic	s defined in 1 or as defined liquidated det n \$2,190,000 ion.	ots (exclude	C. § 101(51D).  ing debts owed  e or more
Statistical/Ad  ☐ Debtor esti ☐ Debtor esti there will be	imates tha imates tha	t funds will t, after any	l be availabl	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FO	OR COURT	USE ONLY
Estimated Nur	nber of Cr  50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assortion S0 to \$50,000	ets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	5500,000,001 to \$1 billion					
Estimated Liab	bilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,00 to \$500	5500,000,001 to \$1 billion					

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Page 2 Name of Debtor(s): Voluntary Petition Coretta, McFerren L. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Asisat Y. Williams June 4, 2008 Signature of Attorney for Debtor(s) (Date) Asisat Y. Williams 6276887 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Signatures

# B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Coretta, McFerren L.

Name of Debtor(s):

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ McFerren L. Coretta

Signature of Debtor McFerren L. Coretta

 $\mathbf{X}_{-}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 4, 2008

Date

#### Signature of Attorney\*

#### X /s/ Asisat Y. Williams

Signature of Attorney for Debtor(s)

#### Asisat Y. Williams 6276887

Printed Name of Attorney for Debtor(s)

#### Williams & Associates

Firm Name

10340 South Western, Suite 2A Chicago, IL 60643

Address

#### (773) 419-8400 Fax: (773) 445-5275

Telephone Number

June 4, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### $Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_			
٩	٧	v	•	
	١,	8		

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	McFerren L. Coretta		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor:	/s/ McFerren L. Coretta	
	_	McFerren L. Coretta	
Date:	June 4, 2008		

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	McFerren L. Coretta		Case No		
		Debtor	,		
			Chapter	7	
			•		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	198,000.00		
B - Personal Property	Yes	3	1,615.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		237,497.59	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		28,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		26,050.30	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,621.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,531.00
Total Number of Sheets of ALL Schedules		17			
	T	otal Assets	199,615.00		
			Total Liabilities	291,547.89	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	McFerren L. Coretta	Case No.			
_		Debtor	,		
			Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	28,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	28,000.00

#### State the following:

Average Income (from Schedule I, Line 16)	1,621.00
Average Expenses (from Schedule J, Line 18)	2,531.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,621.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		38,104.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	28,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		26,050.30
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		64,154.30

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B6A (Official Form 6A) (12/07)

In re	McFerren L. Coretta	Case No.	
_		Debtor	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
319 East 165th Place South Holland, Illinois 60573		-	190,000.00	221,779.00
8800 Vistana Centre Drive Orlando, FL 32381-6353 Week 49S Villa #: 1551 Vistana Fountains Condo Association, Inc.		-	8,000.00	2,718.59

Sub-Total > **198,000.00** (Total of this page)

Total > 198,000.00

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B6B (Official Form 6B) (12/07)

In re	McFerren L. Coretta	Case No.	
_		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account with MB Bank. Debtor states that there is no monthly carryover balance.	-	40.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Household Furnishings including: bed, television, couch, appliances kitchen utensils, tables, chairs	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, pictures and family heirlooms	-	150.00
6.	Wearing apparel.		Necessary wearing apparel	-	300.00
7.	Furs and jewelry.		Miscellaneous costume jewelry	-	125.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

2 continuation sheets attached to the Schedule of Personal Property

1,615.00

Sub-Total >

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	McFerren L. Coretta	Case No.

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(To	Sub-Tota of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	McFerren L. Coretta	Case No.
_		· · · · · · · · · · · · · · · · · · ·

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	Х			

Sub-Total > (Total of this page)

Total >

1,615.00

0.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

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B6C (Official Form 6C) (12/07)

In re	McFerren L. Coretta	Case No.
_		

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
T 11 H C C 8500/L/O	

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Miscellaneous Household Furnishings including: bed, television, couch, appliances kitchen utensils, tables, chairs	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, pictures and family heirlooms	735 ILCS 5/12-1001(a)	150.00	150.00
Wearing Apparel Necessary wearing apparel	735 ILCS 5/12-1001(a)	300.00	300.00
<u>Furs and Jewelry</u> Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	125.00	125.00

Total: 1,575.00 1,575.00

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B6D (Official Form 6D) (12/07)

In re	McFerren L. Coretta	Case No.	
		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C D E B T C R	A M	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	U-GD-D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 30720118			2000	٦ ד	A T E D			
Ford Motor Credit PO Box 542000 Omaha, NE 68154		-	Purchase Money Security 2000 Lincoln Towncar Mileage: 138,000 Creditor: Ford Motors		D			
	┛	┸	Value \$ 6,675.00				13,000.00	6,325.00
Account No. 617417  Vistana Condo Association PO Box 105119 Atlanta, GA 30348-5119		-	Maintenance/Assessment 8800 Vistana Centre Drive Orlando, FL 32381-6353 Week 49S Villa #: 1551 Vistana Fountains Condo Association, Inc.					
			Value \$ <b>8,000.00</b>				2,718.59	0.00
Account No. 7080193580438  Wells Fargo Home Mortgage PO Box 182121 Columbus, OH 43218		-	03/2004 - Present  Mortgage  319 East 165th Place South Holland, Illinois 60573  Value \$ 190,000.00				221,779.00	31,779.00
Account No.			Value \$					
continuation sheets attached			(Total of	Sub this			237,497.59	38,104.00
			(Report on Summary of S	_	ota lule	- 1	237,497.59	38,104.00

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B6E (Official Form 6E) (12/07)

In re	McFerren L. Coretta		Case No.
-		Debtor	·

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate oeled

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	McFerren L. Coretta		Case No.	
-		,		
		Debtor		

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2004-2006 Account No. 1023 Taxes Internal Revenue Service 0.00 28,000.00 28,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 28,000.00 28,000.00 Total 0.00 (Report on Summary of Schedules) 28,000.00 28,000.00

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B6F (Official Form 6F) (12/07)

In re	McFerren L. Coretta	Case No.	_
_		Debtor	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box is debtor has no elections nothing unsecutive	cu c	14111	is to report on this senedule 1.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH-ZGEZ	7 - Q D	S P U T F	S   S   S   S   S   S   S   S   S   S	AMOUNT OF CLAIM
Account No. 14518543			2007	T	T E D			
Academy Collection Services 10965 Decatur Road Philadelphia, PA 19154-3294		_	Collection		D			1,000.00
Account No. N413231725 (File: 54688)			2006-2007		П	T	†	
ADT Security Services 6701 South Archer Road Summit Argo, IL 60501		_	Consumer Debt: Alarm System					1,587.30
Account No. 11906861  Allied Interstate, Inc 800 Interchange W 435 Ford Road Minneapolis, MN 55426		_	11/2007 - 01/2008 Collection					
								1,784.00
Account No. 01096863019315473  AMEX PO Box 297871 Fort Lauderdale, FL 33329		_	Consumer Debt					12.00
continuation sheets attached			(Total of t	Subt				4,383.30

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	McFerren L. Coretta	Case No.	
_	-	Debtor	

				_	—	_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U N L	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGENT	l QU	SPUTED	AMO	UNT OF CLAIM
Account No. 178988			08/2007 - 12/2007	]⊤	T			
Aspen Collections Aspen, CO 81611		-	Collection		D			1,028.00
Account No. <b>312-659-0407</b>	╁	$\perp$	2007-8	+	$\vdash$	╁		
AT & T PO Box 8105 Aurora, IL 60507		-	Utility					
								1,000.00
Account No. 966964  Caine Weiner 21210 Erwin Street Woodland Hills, CA 91367		-	04/2004 - 03/2006 Consumer Debt					185.00
Account No. 414729001556	T		08/2006 - 01/2008	T	T	T		
Citi Cards PO Box 6003 Hagerstown, MD 21747		-	Consumer Debt					1,348.00
Account No. <b>627645020077</b>	Ī		09/2003 - 01/2008	T	Т	Т		
Citi/Fingerhut PO Box 166 Newark, NJ 07101-0166		-	Consumer					577.00
Sheet no. 1 of 4 sheets attached to Schedule of			,	Sub	tota	ıl		4 420 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)		4,138.00

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In re	McFerren L. Coretta	Case No.	
-		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZL-QU-DAT	D I S P U T E D		AMOUNT OF CLAIM
Account No. 603302			11/2007 - 02/2008 Collection	Т	T E D		Γ	
Computer Credit Service Company PO Box 60201 Chicago, IL 60660		-	Conection					208.00
Account No. 3656141			05/2005 - 07/2005 Collection				Ť	
Consumer Collection 2333 Grissom Drive Saint Louis, MO 63146		-	Collection					347.00
Account No. <b>35348324</b>	┞		10/2007 - 01/2008	-		┞	$\downarrow$	347.00
Credit Management 4220 International Parkway Carrollton, TX 75007		-	Collection					131.00
Account No. 30720118	╁		12/2005 - 09/2007			H	$\dagger$	
Ford Motor Credit PO Box 542000 Omaha, NE 68154		-	Consumer Debt: Repossessed Automobile					11,297.00
Account No. 544045503033	T		08/2005 - 12/2007			T	†	
HSBC Bank PO Box 5253 Carol Stream, IL 60197		_	Consumer Debt					594.00
Sheet no. 2 of 4 sheets attached to Schedule of				Sub			T	12,577.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis	pag	ze)	- 1	•

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	McFerren L. Coretta		Case No	
		Debtor	,	

				_	—		-
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGENT	QULD	SPUTED	AMOUNT OF CLAIM
Account No. 466309000505	Г		08/2006 - 12/2007	]⊤	A T E D		
HSBC Bank PO Box 5253 Carol Stream, IL 60197		-	Consumer Debt		D		520.00
Account No. 5691186			12/2002 - 06/2007	Т	П		
Illinois Collection Service 8231 185th Street Suite 100 Tinley Park, IL 60487		-	Collection				
	l						194.00
Account No. 2752954796  Nicor Gas PO Box 416 Aurora, IL 60568-0001		-	12/2006 - 01/2008 Utility				371.00
Account No. <b>708-330-8660</b>	T		2007	T	T		
Sprint PO Box 660075 Dallas, TX 75266-0075		-	Utility				1,300.00
Account No. <b>949532527</b>	t	T	05/2006 - 01/2008	$\top$	$\top$	T	
WFNNB/BRYLANE HOME PO Box 182121 Columbus, OH 43218		-	Consumer Debt				606.00
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of				Sub	tota	ıl	2,991.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	2,331.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	McFerren L. Coretta	Case No.	
_		Debtor	

	_			_	_		
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	ქ6	I N	ΙP	
MAILING ADDRESS INCLUDING ZIP CODE,	D E B T O	H W	DATE CLAIM WAS INCURRED AND	CONTI	L	D I S P	
AND ACCOUNT NUMBER	B T	J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	IΩ	U T E	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N	Į.	E	
Account No. 137497173	╁	H	04/2002 - 01/2008	$\frac{1}{1}$	D A T E		
Theodalic For For For	1		Consumer		P		
WFNNB/CHADWICKS OF BOSTON					T		
PO Box 182746		-					
Columbus, OH 43218							
							235.00
Account No. <b>992486746</b>	╀	┢	10/2006 - 01/2008	╁	╁	┢	
Account No. 992400740	1		Consumer Debt				
WFNNB/Jessica London			Consumer Bost				
PO Box 182746		_					
Columbus, OH 43218							
0014111543, 011 40210							
							540.00
	4	_		$\bot$	╀		0.000
Account No. <b>78436878784368789</b>	1		08/1995 - 01/2008				
			Consumer Debt				
WFNNB/ROAMANS							
PO Box 182121		-					
Columbus, OH 43218							
							4 496 00
							1,186.00
Account No.							
	1						
Account No.					Г		
	1						
Sheet no. 4 of 4 sheets attached to Schedule of	_	1		Sub	tots	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				1,961.00
Creditors froming Onsecured Nonphority Claims			(10tal of t				
					Γota		26,050.30
			(Report on Summary of Se	che	dule	es)	∠6,050.30

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B6G (Official Form 6G) (12/07)

In re	McFerren L. Coretta	Case No
_		Debtor ,

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-14274 Doc 1 Filed 06/04/08 Entered 06/04/08 00:06:09 Desc Main Document Page 22 of 41

B6H (Official Form 6H) (12/07)

In re	McFerren L. Coretta	Case No
_		, Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	McFerren L. Coretta		Case No.	
		Debtor(s)	•	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	OF DEBTOR AND SPO	USE		
Desire a Marian States.	RELATIONSHIP(S):	AGE(S):			
Widowed	Daughter	10			
<b>Employment:</b>	DEBTOR	<b>I</b>	SPOUSE		
Occupation					
Name of Employer U	nemployed				
How long employed					
Address of Employer					
INCOME: (Estimate of average or pr	ojected monthly income at time case filed)		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime	,	\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
3. SOBTOTAL				· <u>-</u>	
4. LESS PAYROLL DEDUCTIONS		Φ.	0.00	Φ.	<b>N1/A</b>
a. Payroll taxes and social securi	ity	\$	0.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$	0.00	\$	N/A
7. Regular income from operation of l	ousiness or profession or farm (Attach detailed state	ement) \$	0.00	\$	N/A
8. Income from real property	•	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance or support dependents listed above	payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	N/A
11. Social security or government assi	stance	· <del></del>	_	· <del></del>	
(Specify): Social Security		\$	1,085.00	\$	N/A
SSI - Child Care	9	\$	536.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income					
(Specify):		\$	0.00	\$	N/A
-			0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$	1,621.00	\$	N/A
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	1,621.00	\$	N/A
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line	15)	\$	1,621.0	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	McFerren L. Coretta		Case No.	
		Debtor(s)	•	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	900.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	0.00
c. Telephone	\$	140.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$	35.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	145.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	436.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Care & Grooming	\$	40.00
Other Religious Tithes/Contribution	\$	100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,531.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	1,621.00
b. Average monthly expenses from Line 18 above	\$	2,531.00
c. Monthly net income (a. minus b.)	\$	-910.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	McFerren L. Coretta			Case No.	
			Debtor(s)	Chapter	7
	<b>DECLARATION</b> C	ONCERN	ING DEBTOR'S S	CHEDUL	ES
	DECLARATION UNDER	PENALTY (	F PERJURY BY INDIV	'IDUAL DEI	BTOR
	I declare under penalty of perjury the sheets, and that they are true and con				
Date	June 4, 2008	Signature	/s/ McFerren L. Coretta	a	
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	McFerren L. Coretta		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

### ${\bf 2.}$ Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,255.00	Approximate Income from Social Security 2008 YTD
\$12,732.00	Approximate Income from Social Security 2007
\$12,732.00	Approximate Income from Social Security 2006

Document Page 27 of 41

**AMOUNT** SOURCE

Approximate Income from SSI for care of minor daughter 2008 YTD \$1.608.00 Approximate Income from SSI for care of minor daughter 2007 \$6,432.00 \$6,432.00 Approximate Income from SSI for care of minor daughter 2006

#### 3. Payments to creditors

#### None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS** TRANSFERS OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

**OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Ford Motor Credit PO Box 542000 Omaha. NE 68154 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN October 2007

DESCRIPTION AND VALUE OF PROPERTY

2000 Lincoln Towncar Mileage: 138,000 Value: \$6.675

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Williams Law Office 10340 South Western, Suite 2A Chicago, IL 60643 DATE OF PAYMENT,
NAME OF PAYOR IF OTHER
THAN DEBTOR
May 2008 - Paid by Debtor

OR DESCRIPTION AND VALUE
OF PROPERTY
\$500 in legal fees payable to
Williams Law Office
\$299 in court filing fees
payable to United States
Bankruptcy Court
\$40 towards pre-filing debt
counseling fees payable to CIN
Legal
\$40 towards post-filing Debtor
education course payable to

AMOUNT OF MONEY

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

**DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

**CIN Legal** 

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

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#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 319 East 165th Place South Holland, Illinois 60473 NAME USED Coretta L. McFerren DATES OF OCCUPANCY 2002 - January 2006

935 East 166th Street South Holland, Illinois 60473

Coretta L. McFerren

January 2, 2006 - November

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF NOTICE

**ENVIRONMENTAL** LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a List all backkeepers and accounter

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

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None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

**RECORDS** 

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

DATE OF INVENTORY

NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

TITLE

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS

AMOUNT OF MONEY DATE AND PURPOSE OR DESCRIPTION AND OF RECIPIENT.

RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 4, 2008

Signature /s/ McFerren L. Coretta

McFerren L. Coretta

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

# **United States Bankruptcy Court** Northern District of Illinois

In re McFerren L. Coretta			Case No.		
	Del	btor(s)	Chapter	7	
CHAPTER 7 INI	DIVIDUAL DEBTOR	'S STATEME	NT OF INT	TENTION	
■ I have filed a schedule of assets and lia	bilities which includes debts so	ecured by property o	f the estate.		
☐ I have filed a schedule of executory con	ntracts and unexpired leases when	hich includes person	al property subj	ect to an unexpire	ed lease.
■ I intend to do the following with respec	ct to property of the estate which	ch secures those deb	ts or is subject to	o a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
8800 Vistana Centre Drive Orlando, FL 32381-6353 Week 49S Villa #: 1551 Vistana Fountains Condo Association, Inc.	Vistana Condo Association	х			
319 East 165th Place South Holland, Illinois 60573	Wells Fargo Home Mortgage	Х			
Description of Leased Property -NONE-	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t	1	,
Date June 4, 2008	Signature _/s/	McFerren L. Cor	etta		

McFerren L. Coretta

Debtor

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United States Bankruptcy Court
Northern District of Illinois

In re	McFerren L. Coretta		Case No.	
		Debtor(s)	Chapter	7

		( - )	<b>-</b>			
	DISCLOSURE OF COM	PENSATION OF ATTO	RNEY FOR	DEBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the rendered on behalf of the debtor(s) in contemplate	e filing of the petition in bankrupto	cy, or agreed to be	paid to me, for services rendere		
	For legal services, I have agreed to accept		\$	500.00		
	Prior to the filing of this statement I have recei	ved	\$	500.00		
	Balance Due		\$	0.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	$\blacksquare$ Debtor $\square$ Other (specify):					
4.	■ I have not agreed to share the above-disclosed of	compensation with any other person	n unless they are m	embers and associates of my lav	v firm.	
	☐ I have agreed to share the above-disclosed component copy of the agreement, together with a list of the				. A	
5.	<ul> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:         <ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> </ul> </li> <li>Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.</li> </ul>					
5.	By agreement with the debtor(s), the above-disclose Representation of the debtors in any other adversary proceeding.			nces, relief from stay actio	ns or	
		CERTIFICATION				
this	I certify that the foregoing is a complete statement of sbankruptcy proceeding.	of any agreement or arrangement for	or payment to me fo	r representation of the debtor(s)	in	
Da	ated: June 4, 2008	/s/ Asisat Y. Will	liams			
		Asisat Y. William				
		Williams & Asso 10340 South We				
		Chicago, IL 6064	43			
		(773) 419-8400	+ax: (773) 445-5	275		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### B 201 (04/09/06)

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Asisat Y. Williams 6276887	X /s/ Asisat Y. Williams	June 4, 2008				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
10340 South Western, Suite 2A						
Chicago, IL 60643						
(773) 419-8400						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
McFerren L. Coretta	X /s/ McFerren L. Coretta	June 4, 2008				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois			
In re	McFerren L. Coretta		Case No.		
		Debtor(s)	Chapter	7	
	VERIFICATION OF CREDITOR MATRIX  Number of Creditors: 28				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	June 4, 2008	/s/ McFerren L. Coretta  McFerren L. Coretta  Signature of Debtor			

Academy Collection Services 10965 Decatur Road Philadelphia, PA 19154-3294

ADT Security Services 6701 South Archer Road Summit Argo, IL 60501

ADT Security Services 2250 Windsor Oak Brook, IL 60523

Allied Interstate, Inc 800 Interchange W 435 Ford Road Minneapolis, MN 55426

AMEX PO Box 297871 Fort Lauderdale, FL 33329

Aspen Collections Aspen, CO 81611

AT & T PO Box 8105 Aurora, IL 60507

Caine Weiner 21210 Erwin Street Woodland Hills, CA 91367

Citi Cards PO Box 6003 Hagerstown, MD 21747

Citi/Fingerhut PO Box 166 Newark, NJ 07101-0166

Computer Credit Service Company PO Box 60201 Chicago, IL 60660

Consumer Collection 2333 Grissom Drive Saint Louis, MO 63146

Credit Management 4220 International Parkway Carrollton, TX 75007

Defenders Security Dayton, OH 45402

Defenders Security 17450 Halsted Street Homewood, IL 60430

Ford Motor Credit PO Box 542000 Omaha, NE 68154

HSBC Bank PO Box 5253 Carol Stream, IL 60197

Illinois Collection Service 8231 185th Street Suite 100 Tinley Park, IL 60487

Internal Revenue Service

Nicor Gas PO Box 416 Aurora, IL 60568-0001

Rosenthal, Morgan & Thomas, Inc. 12747 Olive Boulevard Suite 375 Saint Louis, MO 63141

Sprint PO Box 660075 Dallas, TX 75266-0075 Vistana Condo Association PO Box 105119 Atlanta, GA 30348-5119

Wells Fargo Home Mortgage PO Box 182121 Columbus, OH 43218

WFNNB/BRYLANE HOME PO Box 182121 Columbus, OH 43218

WFNNB/CHADWICKS OF BOSTON PO Box 182746 Columbus, OH 43218

WFNNB/Jessica London PO Box 182746 Columbus, OH 43218

WFNNB/ROAMANS PO Box 182121 Columbus, OH 43218